

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Lauren Elizabeth Kuehn

Case No.: 1-19-03721 HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Flagstar
Court Claim Number:	05
Last Four of Loan Number:	1326
Property Address if applicable:	361 C Street

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$17,598.63
b.	Prepetition arrearages paid by the trustee:	\$17,598.63
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$17,598.63

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: November 27, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Lauren Elizabeth Kuehn

Case No.: 1-19-03721 HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on November 27, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Paul Murphy-Ahles Esquire
Dethlefs, Pykosh & Murphy
2132 Market St.
Camp Hill PA 17011

Served by First Class Mail

Flagstar Bank
ATT: Customer Service Dept
5151 Corporate Dr
Troy MI 48098

Lauren Elizabeth Kuehn
361 C Street
Carlisle PA 17013

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 27, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 19-03721

LAUREL ELIZABETH KUEHN

FLAGSTAR BANK
5151 CORPORATE DRIVE

TROY, MI 480982639

Acct No: 361 C St - PRE-ARREARS - 131

ARREARS - 361 C STREET

06/20--AMENDED

Sequence: 24

Modify:

Filed Date:

Hold Code:

Amt Sched: \$110,438.00
Amt Due: \$0.00

Debt: \$17,598.63
Paid: \$17,598.63

Interest Paid: \$0.00
Accrued Int: \$0.00
Balance Due: \$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FLAGSTAR BANK							
520-0	FLAGSTAR BANK		11/19/2024	2041954	\$360.47	\$0.00	\$360.47	
520-0	FLAGSTAR BANK		10/23/2024	2040945	\$372.60	\$0.00	\$372.60	
520-0	FLAGSTAR BANK		08/07/2024	2038964	\$585.12	\$0.00	\$585.12	08/22/2024
520-0	FLAGSTAR BANK		07/10/2024	2038120	\$195.04	\$0.00	\$195.04	07/22/2024
520-0	FLAGSTAR BANK		06/18/2024	2037279	\$195.04	\$0.00	\$195.04	06/27/2024
520-0	FLAGSTAR BANK		05/22/2024	2036326	\$390.08	\$0.00	\$390.08	05/31/2024
520-0	FLAGSTAR BANK		04/17/2024	2035329	\$585.12	\$0.00	\$585.12	04/26/2024
520-0	FLAGSTAR BANK		03/14/2024	2034371	\$390.08	\$0.00	\$390.08	03/25/2024
520-0	FLAGSTAR BANK		02/14/2024	2033413	\$390.08	\$0.00	\$390.08	02/23/2024
520-0	FLAGSTAR BANK		01/12/2024	2032504	\$390.08	\$0.00	\$390.08	01/24/2024
520-0	FLAGSTAR BANK		12/19/2023	2031582	\$195.04	\$0.00	\$195.04	01/02/2024
520-0	FLAGSTAR BANK		11/15/2023	2030639	\$494.04	\$0.00	\$494.04	11/29/2023
520-0	FLAGSTAR BANK		10/18/2023	2029686	\$299.00	\$0.00	\$299.00	10/31/2023
520-0	FLAGSTAR BANK		09/19/2023	2028687	\$410.44	\$0.00	\$410.44	10/03/2023

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u> <u>Descrp</u>		
520-0	FLAGSTAR BANK		08/09/2023	2027677	\$615.66	\$0.00	\$615.66	08/21/2023
520-0	FLAGSTAR BANK		06/13/2023	2025801	\$402.38	\$0.00	\$402.38	06/26/2023
520-0	FLAGSTAR BANK		05/16/2023	2024833	\$394.32	\$0.00	\$394.32	05/25/2023
520-0	FLAGSTAR BANK		04/18/2023	2023807	\$591.48	\$0.00	\$591.48	04/25/2023
520-0	FLAGSTAR BANK		03/15/2023	2022799	\$394.60	\$0.00	\$394.60	03/22/2023
520-0	FLAGSTAR BANK		02/15/2023	2021784	\$394.02	\$0.00	\$394.02	03/01/2023
520-0	FLAGSTAR BANK		01/18/2023	2020785	\$394.32	\$0.00	\$394.32	01/25/2023
520-0	FLAGSTAR BANK		12/13/2022	2019796	\$394.32	\$0.00	\$394.32	12/22/2022
520-0	FLAGSTAR BANK		11/16/2022	2018841	\$394.32	\$0.00	\$394.32	12/07/2022
520-0	FLAGSTAR BANK		10/18/2022	2017784	\$394.32	\$0.00	\$394.32	10/26/2022
520-0	FLAGSTAR BANK		09/13/2022	2016754	\$415.94	\$0.00	\$415.94	09/20/2022
520-0	FLAGSTAR BANK		08/17/2022	2015700	\$415.94	\$0.00	\$415.94	08/24/2022
520-0	FLAGSTAR BANK		07/13/2022	2014654	\$387.11	\$0.00	\$387.11	07/21/2022
520-0	FLAGSTAR BANK		05/17/2022	2012635	\$774.22	\$0.00	\$774.22	05/25/2022
520-0	FLAGSTAR BANK		04/12/2022	2011573	\$387.11	\$0.00	\$387.11	04/20/2022
520-0	FLAGSTAR BANK		03/16/2022	2010559	\$387.11	\$0.00	\$387.11	03/23/2022
520-0	FLAGSTAR BANK		01/19/2022	2008584	\$716.71	\$0.00	\$716.71	01/25/2022
520-0	FLAGSTAR BANK		12/15/2021	2007573	\$387.11	\$0.00	\$387.11	12/22/2021
520-0	FLAGSTAR BANK		10/14/2021	2005505	\$1,285.24	\$0.00	\$1,285.24	10/26/2021
520-0	FLAGSTAR BANK		09/14/2021	2004487	\$190.82	\$0.00	\$190.82	09/27/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	FLAGSTAR BANK		08/18/2021	2003446	\$190.82	\$0.00	\$190.82	08/25/2021
520-0	FLAGSTAR BANK		07/14/2021	2002409	\$188.94	\$0.00	\$188.94	07/23/2021
520-0	FLAGSTAR BANK		06/16/2021	2001436	\$190.82	\$0.00	\$190.82	06/24/2021
520-0	FLAGSTAR BANK		04/15/2021	1229044	\$269.24	\$0.00	\$269.24	04/27/2021
520-0	FLAGSTAR BANK		02/17/2021	1227012	\$385.84	\$0.00	\$385.84	02/24/2021
520-0	FLAGSTAR BANK		01/19/2021	1225991	\$381.39	\$0.00	\$381.39	01/27/2021
520-0	FLAGSTAR BANK		12/10/2020	1224204	\$381.39	\$0.00	\$381.39	12/18/2020
520-0	FLAGSTAR BANK		11/03/2020	1223311	\$381.39	\$0.00	\$381.39	11/16/2020
520-0	FLAGSTAR BANK		09/17/2020	1221413	\$259.52	\$0.00	\$259.52	09/25/2020
Sub-totals: \$17,598.63						\$0.00	\$17,598.63	
Grand Total: \$17,598.63						\$0.00		